

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

IN THE MATTER OF:

James A. Carter, Jr.

Debtor(s)

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No. B-10-81946 C-13D

**ORDER DENYING CONFIRMATION OF PLAN**

On January 27, 2011, a hearing was held on Objection by BAC Home Loans (“BAC”) to confirmation of the Debtor’s proposed plan. At the hearing, Koury L. Hicks, Esq. appeared on behalf of the Debtor, and Benjamin E. Lovell, Esq. appeared on behalf of the Standing Trustee. The Court, after considering the Objection and having heard and considered the statements of counsel and the attorney for the Trustee, finds that the Objection should be sustained; therefore, it is ORDERED:

1. The Objection by BAC to confirmation of the Debtor’s proposed plan is sustained and the proposed plan is not confirmed.

2. The Debtor shall have 30 days from January 27, 2011, within which to amend her proposed plan, or file a new proposed plan, and in the event an amended or new proposed plan is not is timely filed, this case shall be automatically dismissed upon Motion of the Standing Trustee without further notice and hearing.

**PARTIES IN INTEREST**

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